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Bargaining Information Series

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O.H.I.P., MAJOR MEDICAL, PRESCRIPTION
AND DENTAL PLANS IN ONTARIO
COLLECTIVE AGREEMENTS

April 1977

Number 25

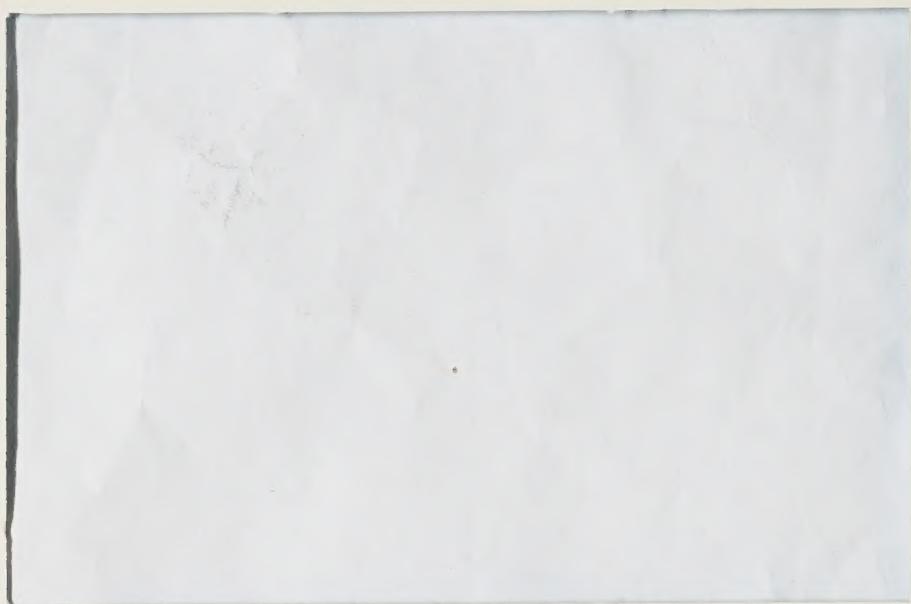


Ontario
Ministry of
Labour

Research
Branch

Toronto
Ontario





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by

Research Branch
Ontario Ministry of Labour
September 1977

Hon. Bette Stephenson, M.D.
Minister

T. E. Armstrong, Q.C.
Deputy Minister

FOREWORD

This paper is designed to give quick access to current information on the main elements of Ontario Health Insurance Plan, major medical, dental and prescription drug plans in Ontario collective agreements. This is the third report in the Bargaining Information Series to cover these subjects.

Detailed tables on the main provisions of the plans, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees, other than teachers or construction workers. As of April 1977, when the analysis was prepared, there were 893 such agreements, covering 745,085 employees, on file with the Collective Agreements Library of the Ministry of Labour.

This report was prepared by Beth Kendall. For further information please call 965-6886.

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ONTARIO HEALTH INSURANCE PLAN

The Ontario Health Insurance Plan (O.H.I.P.), is a Government-sponsored plan of basic health insurance for all residents of Ontario. This plan covers physicians' services, hospital services (standard ward), nursing homes and homes for the aged, some home care, ambulance services, dental care in a hospital, and up to a specified amount for optometrists, chiropractors, osteopaths, and podiatrists.

As Table 1 shows, the employer contributed the full premium for O.H.I.P. in 622 agreements or 70 per cent of the 893 contracts studied, covering 67 per cent of the employees. In the remaining plans, the employer's contribution ranged from 50 to 99 per cent or was a flat dollar amount for all benefit plans including O.H.I.P.

MAJOR MEDICAL PLANS

Group health insurance plans are available through private insurance carriers to supplement this provincial health care plan. Benefits through this medium are either provided by one insurance package or by a series of a separate insured plans such as prescription drugs, vision care, and dental plans. Many companies sponsor such plans to provide benefits for their employees. While some of these plans are provided unilaterally by the employer, others are negotiated with the unions. The balance of this report deals only with negotiated plans and covers major medical or extended health care plans, prescription drug plans which are not part of major medical plans and dental plans.

Major medical plans (also known as Extended Health Care plans) are provided through private insurance carriers to cover all or part of those medical expenses not covered by O.H.I.P. An analysis of the 893 agreements on file shows that 570 (64 per cent), covering 66 per cent of the employees, have provision for negotiated major medical plans which cover a wide variety of services.

The employer pays the full premium in the majority of the major medical plans. The employee, in most instances, is responsible for paying an initial annual deduction before he can claim for reimbursement of a percentage of the covered costs above this amount. The employee may also be responsible for all the costs over the maximum amount allowed for each benefit period, or over his lifetime.

Employer Contribution. As Table 2 shows, the employer paid the entire premium in 370 (65 per cent) of the 570 major medical plans. This was particularly prevalent in manufacturing industries where the employer paid 100 per cent of the premium in 85 per cent of the 288 manufacturing plans, compared with

45 per cent of the 282 non-manufacturing plans.

As the following tabulation shows, in those plans where the premium was paid jointly by the employer and the employees, the employer's share ranged from 50 per cent to 90 per cent of the premium. In 38 per cent of the 282 non-manufacturing plans the employer paid 50 per cent of the premium, particularly in health and welfare and in federal administration contracts.

Per cent of Premiums Paid by Employee	Number of Plans		
	All In- dustries	Manufac- turing	Non-Manu- facturing
Total	200	44	156
50 per cent	126	20	106
66 2/3 per cent	7	1	6
70 per cent	2	2	-
75 per cent	15	3	12
80 per cent	11	6	5
85 per cent	6	4	2
90 per cent	7	1	6
Other	26	7	19

Deductible Paid by Employee. The majority of the agreements (488) required that an employee pay an initial part of his medical expenses each year before he could be reimbursed for any of these costs as shown in Table 3. The amount of this deductible varied considerably; this accounted for the large "Other" category in Table 3. One form of deductible included in this category (in 75 of the plans, 13 per cent) was a flat annual sum which was the same for both single and family members of the insured plan*. This sum ranged from \$10 to \$100 per year.

In 413 (72 per cent) of the plans, there was one annual deductible to be satisfied by a single member of the insured plan and a greater amount to be satisfied by a family member. These deductibles ranged from \$5 to \$75 for a single member and from \$10 to \$150 for a family member. There was little discernible pattern among this variety; for example, in those plans where the deductible for the single member was \$15, the deductible for the family member might be \$25, \$30, or \$100 depending upon the plan. However, the most common combinations (as shown in Table 3) were \$25 for a single member and \$50 for

* "Single" is not a reference to the marital status of the employee but refers to whether the employee is the sole member of his family to be covered or whether other individuals in his family are covered by the plan.

a family member in 18 per cent of the plans; and \$10 for a single member and \$20 for a family member in 36 per cent of the plans. The deductible in the 51 plans (9 per cent) with the Federal Government was \$25/\$40. The family deductible need only be satisfied once each benefit year, regardless of the number of eligible members of the family covered by the plan.

In 82 of the plans (14 per cent), there was no deductible to be satisfied.

Percentages of Expenses Reimbursed by Insurer. In 345 (60 per cent) of the 570 plans, there was no co-insurance, that is to say the insurance carrier reimbursed the employee for the total amount of his covered medical expenses after the deductible, if any, had been satisfied.

In the remaining plans, there was a co-insurance feature whereby the insurance carrier paid from 50 to 90 per cent of the covered expenses while the employee paid the balance. The most prevalent co-insurance formula (in 27 per cent of the 570 plans) was for the employee to pay 20 per cent and the insurance carrier to pay 80 per cent of the covered expenses after the employee had satisfied any deductible. In a small number of these plans, the co-insurance was on a 50/50 basis rather than 20/80 where expenses for mental illness were concerned.

The following tabulation shows the relationship between the most common co-insurance and deductible formulae.

<u>Deductible</u>	Number of Plans with Co-insurance			
	<u>None</u>	<u>20/80</u>	<u>Other</u>	<u>Total</u>
Total	345	154	71	570
None	66	8	8	82
\$25	35	16	6	57
\$10/\$20	175	16	13	204
\$25/\$40	-	51	-	51
\$25/\$50	38	36	28	102
Other	31	27	16	74

The most frequent combination was a deductible of \$10/20 with no co-insurance (31 per cent of the plans). Most of those plans with no deductible also had no co-insurance (80 per cent); whereas most of the plans with no co-insurance had a deductible (81 per cent).

Maximum Amount Payable. In over half of the 570 plans (56 per cent) there was no maximum limit set upon the amount of expenses for which an employee might be reimbursed after any deductible had been satisfied.

In 253 (44 per cent) of the 570 plans, the employee was responsible for all his medical expenses in excess of a limit set in the plan. The limits varied considerably among the plans but might be grouped into two categories. The first type of limit (43 plans, 7 per cent) was a maximum amount payable per year, ranging from \$5,000 to \$15,000, with the majority (27 plans) paying a maximum of \$5,000 annually.

The second category (136 plans, 24 per cent) was a maximum amount payable over the lifetime of the individual member of the plan and this ranged from \$5,000 to \$40,000. The most common lifetime limits were \$10,000 in 57 plans and \$30,000 in 51 plans, all the latter being with the Federal Government.

In most of the remaining 74 plans where the employee must pay for any medical expenses in excess of the maximum, full details were not available; in some agreements, the plan did not specify whether or not there was any maximum limit; in others, the amount has been specified, but not whether it was payable annually or over the employee's lifetime.

Benefits. There was a wide range of benefits covered by major medical plans, depending upon the type of plan offered and upon the insurance carrier involved. Some or all of the following expenses might be covered by the plan:

- private or semi-private coverage in hospital
- ambulance
- dental surgery following accidents
- drugs, serums, vaccines, insulin
- blood, oxygen, radio isotopes, radium therapy
- anaesthetic, x-rays, iron lung, laboratory tests
- prosthetics, remedial devices
- private nurse, physiotherapy, physician, psychologist, chiropractor, naturopath, osteopath, masseur, podiatrist, speech therapist, Christian Science healer
- convalescent hospital, nursing home
- pregnancy complications
- out-of-province costs
- "all extras not covered by O.H.I.P."

PRESCRIPTION DRUG PLANS

Many of the major medical plans cover drugs in their package of benefits. However, 49 of the 570 agreements with major medical plans and 155 of the other agreements on file had separate prescription drug plans (a total of 204 or 23 per cent of the 893 agreements studied.) Sixty-seven per cent of the 204 plans were in manufacturing industries.

Employer Contribution. As Table 5 shows, in 169 (83 per cent) of the 204 agreements with a prescription drug plan, the employer paid the entire premium. This was more evident in

manufacturing industries where the employer paid 100 per cent of the premium in 93 per cent of the 137 manufacturing plans compared with 63 per cent of the 67 plans in the non-manufacturing industries. In those plans where the premium was paid jointly by the employer and employee, the former's share ranged from 50 per cent to 90 per cent of the premium.

Deductible Paid by the Employee. One hundred and ninety-four of the 204 agreements required the employee to pay an initial part of his drug expenses before he could be reimbursed for any of these costs. Once this deductible had been satisfied, the employee was fully reimbursed for his drug expenses. In 103 plans, the employee paid a small amount ranging from 20 cents to \$1 per prescription; as shown in Table 6, the most common amount, found in 75 (37 per cent) of the 204 plans, was 35¢ per prescription.

In 38 plans, the employee paid an annual deductible similar to that paid for the major medical plans. The most common form of this deductible, in 11 per cent of the 204 plans, was \$10 for a single member and \$20 for a family member.

In 53 plans, the amount of the deductible was not specified.

Type of Plan. Ninety-two of the plans stated that the insurance carrier was the Ontario Blue Cross and a further 21 were covered by the Green Shield Comprehensive Drug Plan. Most of the remainder of the agreements did not name the carrier.

Depending upon the type of plan and the carrier, the employee may be reimbursed for expenses for drugs, serums, injectables, insulin and diabetic supplies purchased on the prescription of a medical doctor or dentist. Generally, non-injectible vitamins and patent medicines are excluded from coverage.

DENTAL PLANS

Major medical plans generally cover expenses for oral surgery or dental work performed in hospital to repair teeth damaged in an accident, but they do not cover the cost of general dental care.

In 297 (33 per cent) of the 893 agreements studied, there were provisions for dental plans that reimbursed employees for dental expenses incurred outside the hospital, such as examinations, periodontics and prosthetics. While only 33 per cent of the 893 agreements had such a plan, the number of new dental plans being negotiated is increasing. Of the 297 plans, 2 became effective in 1978, 28 in 1977, 55 were introduced in 1976, 85 in 1975, and the remaining 127 (43 per cent) prior to that year. Dental plans of the nature described in this report may, therefore, be considered a relatively new form of employee benefit.

The number of agreements with dental plans was ascertained from the agreements on file with the Collective Agreements Library which do not always indicate whether or not the changes have been approved by the A.I.B. nor, consequently, whether the newly negotiated dental plans were implemented.

Employer Contribution. As Table 7 shows, in 217 (73 per cent) of the 297 agreements with a dental plan, the employer paid 100 per cent of the premiums. In those plans where the premium was paid jointly by the employer and the employee, the former's share ranged from 50 per cent to 90 per cent of the premium.

In 23 plans, covering 27,551 employees, a portion of potential cost-of-living increases was withheld from the employees to pay for part or all of the cost of the dental plan. This occurred most frequently in transportation equipment agreements.

In 11 of the 22 wholesale and retail trade agreements, the employer contributed to the plan on a cents-per-hour basis.

Type of Dental Plan. Of the 297 plans, 91 (31 per cent) specifically referred to the basic dental care Plan 7 provided by the Ontario Blue Cross. This plan reimburses the employee for the costs of examinations, fillings, extractions, anaesthesia services, preventive services and diagnostic services, up to the fee levels set out in the Ontario Dental Association Schedule of Fees for Dental Services provided by General Practitioners, less any deductible or co-insurance features that may be included in the individual contracts with the employers. Eight of the plans provided Blue Cross No. 9, 14 provided Green Shield plans, 13 mentioned Delta plans and 25 specified other carriers. The number of agreements providing the Blue Cross Dental Plan 7 was probably understated because many of the remaining 146 plans did not identify the insurer, did not specify which of the several plans offered by Blue Cross was selected, or merely said that a basic dental care plan had been introduced.

Sixteen of the dental plans featured a deductible of \$25 per annum, or of \$25 for a single member and \$50 or \$75 for a family member or of \$10 single and \$20 family member.

In 27 plans there was a co-insurance feature which ranged from 50 per cent to 80 per cent of the covered costs of basic dental care. In a further 45 plans, the amount of co-insurance depended upon the service offered. For example, in the 10 forestry agreements, the basic Blue Cross Dental Plan 7 was augmented by Rider 1 covering 100 per cent of periodontal, endodontic and surgical services, and Rider 2 which reimbursed the employee for 50 per cent of the costs of prosthetic services.

CHANGES IN BENEFIT PLANS SINCE APRIL 1975

Major Medical Plans. In April 1977, 64 per cent of the agreements studied contained extended health care plans, compared with 59 per cent in 1975. The most significant changes within the plans have been in the deductible and co-insurance features. A contributing factor to these changes was the hospital settlements that standardized the major medical plans for those hospitals that bargained jointly, with no co-insurance and a deductible of \$10 for single members and \$20 for family members.

There was an increase in the proportion of plans that required no deductible to be paid and a decrease in the amount of deductible in those plans retaining this feature, as shown below.

<u>Amount of Deductible</u>	Per cent of Major Medical Plans		
	April 1977	April 1976	April 1975
None	14	13	11
\$10/\$20	36	32	25
\$25/\$50	18	24	26

As the following tabulation shows, there was a trend to eliminating co-insurance, particularly in the non-manufacturing sector.

	Per cent of Major Medical Plans without co-insurance		
	April 1977	April 1976	April 1975
All Industries	60	59	44
Manufacturing	61	61	54
Non-Manufacturing	60	56	33

Prescription Drug Plans. The provisions and the prevalence of prescription drug plans have remained basically unchanged since April 1975. Twenty-three per cent of the agreements analyzed in April 1977 contained such plans, compared with 21 per cent in April 1975.

Dental Plans. The proportion of agreement with dental plans has increased substantially from 16 per cent in April 1975 to 33 per cent in April 1977. This increase has taken place

mainly in metal fabricating, transportation equipment, electrical products, education and local administration agreements.

TABLE 1

Employer Contribution to O.H.I.P. in Ontario Collective Agreements,
(1) Covering 200 or more Employees, by Industry, April 1977

Industry	Total with OHIP		Proportion of Premium Paid by Employer							
			50%		51% - 99%		100%		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	866	723,136	84	129,994	86	50,240	622	504,137	74	38,765
Manufacturing	445	289,729	14	5,300	29	17,655	357	242,959	45	23,815
Food, Beverages	45	21,467	2	426	1	278	42	20,763	-	-
Tobacco	3	1,607	-	-	-	-	3	1,607	-	-
Rubber, Plastics ...	16	9,601	-	-	-	-	16	9,601	-	-
Leather	7	2,536	-	-	1	660	3	1,020	3	856
Textiles	27	11,131	4	1,243	4	1,053	13	6,692	6	2,143
Knitting Mills	4	1,045	1	250	-	-	2	520	1	275
Clothing	6	5,415	-	-	1	229	3	1,840	2	3,346
Wood	11	3,022	-	-	1	265	8	2,300	2	457
Furniture, Fixtures	12	3,594	-	-	-	-	11	3,271	1	323
Paper	38	16,045	-	-	-	-	27	11,839	11	4,206
Printing, Publishing	10	6,290	2	1,365	-	-	5	2,662	3	2,263
Primary Metals	27	31,139	-	-	2	445	24	30,101	1	593
Fabricated Metals ..	52	18,990	-	-	1	335	48	17,563	3	1,092
Machinery	23	15,096	-	-	2	784	21	14,312	-	-
Transportation Equip.	55	80,311	-	-	-	-	54	80,106	1	205
Electrical Products	56	38,275	2	519	8	9,408	43	24,791	3	3,557
Non-Metallic Minerals	21	9,602	-	-	3	1,030	18	8,572	-	-
Petroleum, Oil	3	1,347	2	1,147	-	-	-	-	1	200
Chemicals	14	6,685	1	350	3	1,135	7	2,587	3	2,613
Miscellaneous Mfg. .	15	6,531	-	-	2	2,033	9	2,812	4	1,686
Non-Manufacturing.	421	433,407	70	124,694	57	32,585	265	261,178	29	14,950
Forestry	12	6,874	-	-	-	-	1	1,171	11	5,703
Mining, Quarrying ..	20	25,537	1	420	1	231	18	24,886	-	-
Transportation	32	49,353	14	24,874	-	-	12	19,628	6	4,851
Storage	2	1,925	-	-	2	1,925	-	-	-	-
Communications	8	25,854	1	200	1	627	6	25,027	-	-
Electric, Gas, Water	14	20,233	-	-	-	-	14	20,233	-	-
Wholesale Trade	7	1,913	-	-	-	-	7	1,913	-	-
Retail Trade	19	34,521	1	1,080	1	2,500	17	30,941	-	-
Finance, Insurance,										
Real Estate	2	701	-	-	-	-	2	701	-	-
Education	56	27,695	-	-	29	16,804	26	10,496	1	395
Health, Welfare	104	38,610	-	-	23	10,498	80	27,862	1	250
Recreational Services	1	234	-	-	-	-	1	234	-	-
Management Services	8	2,999	-	-	-	-	3	877	5	2,122
Personal Services ..	20	8,424	3	2,499	-	-	12	4,296	5	1,629
Miscellaneous Services	2	571	-	-	-	-	2	571	-	-
Federal Admin.	50	95,621	50	95,621	-	-	-	-	-	-
Provincial Admin. ..	10	57,527	-	-	-	-	10	57,527	-	-
Local Admin.	54	34,815	-	-	-	-	54	34,815	-	-

(1) Excludes construction workers and teachers

TABLE 2

Employer Contribution to Major Medical Plans in Ontario Collective Agreements
Covering 200 or more Employees,⁽¹⁾ by Industry, April 1977

Industry	Total with Provision for Major Medical Plans		Proportion of Premium Paid by Employer			
			100%		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	570	489,628	370	323,913	200	165,715
Manufacturing	288	173,060	244	152,355	44	20,705
Food, Beverages	35	17,970	29	15,816	6	2,154
Tobacco	3	1,607	3	1,607	-	-
Rubber, Plastics	15	9,386	15	9,386	-	-
Leather	6	2,286	6	2,286	-	-
Textiles	16	6,254	6	2,368	10	3,886
Knitting Mills	2	550	1	300	1	250
Clothing	-	-	-	-	-	-
Wood	4	1,077	4	1,077	-	-
Furniture, Fixtures	6	1,999	4	1,442	2	557
Paper	23	9,972	23	9,972	-	-
Printing, Publishing	9	5,760	2	478	7	5,282
Primary Metals	13	16,768	11	16,323	2	445
Fabricated Metals	33	12,720	32	12,488	1	232
Machinery	15	6,225	13	5,822	2	403
Transportation Equip.	24	26,586	24	26,586	-	-
Electrical Products	40	32,929	34	30,341	6	2,588
Non-Metallic Minerals	17	8,012	15	7,192	2	820
Petroleum, Oil	2	1,147	-	-	2	1,147
Chemicals	12	5,886	10	4,015	2	1,871
Miscellaneous Mfg.	13	5,926	12	4,856	1	1,070
Non-Manufacturing	282	316,568	126	171,558	156	145,010
Forestry	2	1,808	2	1,808	-	-
Mining, Quarrying	9	3,958	6	2,705	3	1,253
Transportation	12	15,018	8	10,256	4	4,762
Storage	1	225	-	-	1	225
Communications	8	25,854	5	23,614	3	2,240
Electric, Gas, Water	12	19,806	12	19,806	-	-
Wholesale Trade	4	1,256	4	1,256	-	-
Retail Trade	11	14,971	9	13,504	2	1,467
Finance, Insurance, Real Estate	1	501	-	-	1	501
Education	49	24,846	18	6,995	31	17,851
Health, Welfare	58	22,191	3	990	55	21,201
Recreational Services	1	234	1	234	-	-
Management Services	7	2,709	2	537	5	2,172
Personal Services	3	1,770	1	800	2	970
Miscellaneous Services	1	321	-	-	1	321
Federal Admin.	48	92,047	-	-	48	92,047
Provincial Admin.	10	57,527	10	57,527	-	-
Local Admin.	45	31,526	45	31,526	-	-

(1) Excludes construction workers and teachers

TABLE 3

Deductible Paid by Employee in Major Medical Plans in Ontario Collective Agreements
Covering 200 or more Employees,⁽¹⁾ by Industry, April 1977

Industry	Total with Provisions for Major Medical Plans		Amount of Deductible Paid by Employee							
			None		\$25 Single \$50 Family		\$10 Single \$20 Family		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	570	489,628	82	93,783	102	66,778	204	141,948	182	187,119
Manufacturing	288	173,060	50	26,484	57	35,563	89	42,017	92	68,996
Food, Beverages	35	17,970	2	1,444	8	5,507	10	5,268	15	5,751
Tobacco	3	1,607	3	1,607	-	-	-	-	-	-
Rubber, Plastics	15	9,386	12	8,126	1	230	1	620	1	410
Leather	6	2,286	-	-	3	1,390	-	-	3	896
Textiles	16	6,254	-	-	4	2,658	9	2,803	3	793
Knitting Mills	2	550	-	-	-	-	1	300	1	250
Clothing	-	-	-	-	-	-	-	-	-	-
Wood	4	1,077	-	-	2	467	1	234	1	376
Furniture, Fixtures ..	6	1,999	1	323	1	312	2	595	2	769
Paper	23	9,972	4	1,398	6	2,518	4	1,420	9	4,636
Printing, Publishing ..	9	5,760	6	5,062	-	-	1	231	2	467
Primary Metals	13	16,768	1	205	4	1,038	3	1,226	5	14,299
Fabricated Metals	33	12,720	5	1,289	6	2,617	10	3,526	12	5,288
Machinery	15	6,225	1	581	3	2,231	8	2,682	3	731
Transportation Equip.	24	26,586	8	3,788	2	1,550	5	2,642	9	18,606
Electrical Products ..	40	32,929	1	276	9	11,052	17	12,534	13	9,067
Non-Metallic Minerals ..	17	8,012	2	581	1	225	8	4,600	6	2,606
Petroleum, Oil	2	1,147	-	-	-	-	-	-	2	1,147
Chemicals	12	5,886	-	-	4	2,679	5	2,336	3	871
Miscellaneous Mfg. ...	13	5,926	4	1,804	3	1,089	4	1,000	2	2,033
Non-Manufacturing ..	282	316,568	32	67,299	45	31,215	115	99,931	90	118,123
Forestry	2	1,808	1	637	-	-	-	-	1	1,171
Mining, Quarrying	9	3,958	-	-	2	665	-	-	7	3,293
Transportation	12	15,018	2	1,694	-	-	4	7,998	6	5,326
Storage	1	225	-	-	-	-	-	-	1	225
Communications	8	25,854	-	-	-	-	5	23,614	3	2,240
Electric, Gas, Water ..	12	19,806	-	-	2	1,205	9	18,301	1	300
Wholesale Trade	4	1,256	1	300	-	-	-	-	3	956
Retail Trade	11	14,971	1	387	5	6,513	2	1,700	3	6,371
Finance, Insurance, Real Estate	1	501	-	-	-	-	1	501	-	-
Education	49	24,846	7	1,948	21	15,361	13	3,732	8	3,805
Health, Welfare	58	22,191	1	710	3	941	51	19,633	3	907
Recreational Services ..	1	234	-	-	-	-	-	-	1	234
Management Services ..	7	2,709	-	-	5	2,172	1	325	1	212
Personal Services ..	3	1,770	-	-	2	970	1	800	-	-
Miscellaneous Services ..	1	321	-	-	1	321	-	-	-	-
Federal Admin.	48	92,047	-	-	-	-	-	-	48	92,047
Provincial Admin.	10	57,527	10	57,527	-	-	-	-	-	-
Local Admin.	45	31,526	9	4,096	4	3,067	28	23,327	4	1,036

(1) Excludes construction workers and teachers.

TABLE 4

Percentage of Expenses Reimbursed by Insurer* in Major Medical Plans in Ontario Collective Agreements, Covering 200 or more Employees,⁽¹⁾ by Industry, April 1977.

Industry	Total with Provi- sions for Major Medical Plans		Percentage Reimbursed by Insurer*					
			100 Per Cent		80 Per Cent		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	570	489,628	345	252,765	154	164,388	71	72,475
Manufacturing	288	173,060	176	99,324	69	45,681	43	28,055
Food, Beverages	35	17,970	14	7,039	12	5,078	9	5,853
Tobacco	3	1,607	2	1,077	-	-	1	530
Rubber, Plastics	15	9,386	14	8,976	-	-	1	410
Leather	6	2,286	1	380	2	968	3	938
Textiles	16	6,254	11	3,646	5	2,608	-	-
Knitting Mills	2	550	1	300	1	250	-	-
Clothing	-	-	-	-	-	-	-	-
Wood	4	1,077	4	1,077	-	-	-	-
Furniture, Fixtures	6	1,999	1	245	3	1,081	2	673
Paper	23	9,972	12	4,916	7	3,475	4	1,581
Printing, Publishing	9	5,760	5	3,395	1	247	3	2,118
Primary Metals	13	16,768	10	15,955	2	610	1	203
Fabricated Metals	33	12,720	21	7,892	10	4,308	2	520
Machinery	15	6,225	10	3,502	3	2,323	2	400
Transportation Equip.	24	26,586	15	7,777	7	17,351	2	1,458
Electrical Products	40	32,929	29	20,550	5	2,484	6	9,895
Non-Metallic Minerals	17	8,012	14	6,952	2	815	1	245
Petroleum, Oil	2	1,147	1	797	-	-	1	350
Chemicals	12	5,886	6	3,191	6	2,695	-	-
Miscellaneous Mfg.	13	5,926	5	1,657	3	1,388	5	2,881
Non-Manufacturing	282	316,568	169	153,441	85	118,707	28	44,420
Forestry	2	1,808	2	1,808	-	-	-	-
Mining, Quarrying	9	3,958	4	1,870	5	2,088	-	-
Transportation	12	15,018	6	8,671	1	271	5	6,076
Storage	1	225	1	225	-	-	-	-
Communications	8	25,854	-	-	3	2,240	5	23,614
Electric, Gas, Water	12	19,806	12	19,806	-	-	-	-
Wholesale Trade	4	1,256	1	300	3	956	-	-
Retail Trade	11	14,971	-	-	11	14,971	-	-
Finance, Insurance, Real Estate	1	501	-	-	1	501	-	-
Education	49	24,846	29	10,489	10	4,483	10	9,874
Health, Welfare	58	22,191	58	22,191	-	-	-	-
Recreational Services	1	234	-	-	1	234	-	-
Management Services	7	2,709	1	212	-	-	6	2,497
Personal Services	3	1,770	2	1,398	1	372	-	-
Miscellaneous Services	1	321	1	321	-	-	-	-
Federal Admin.	48	92,047	-	-	48	92,047	-	-
Provincial Admin.	10	57,527	10	57,527	-	-	-	-
Local Admin.	45	31,526	42	28,623	1	544	2	2,359

*Note: After the deductible, if any, has been satisfied.

(1) Excludes construction workers and teachers

TABLE 5

Employer Contribution to Prescription Drug Plans in Ontario Collective Agreements
Covering 200 or more Employees⁽¹⁾, by Industry, April 1977

Industry	Total with Provisions for Drug Plans		Proportion of Premium Paid by Employer			
			100%		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	204	200,465	169	187,080	35	13,385
Manufacturing	137	135,139	127	131,637	10	3,502
Food, Beverages	10	4,663	9	4,278	1	385
Tobacco	-	-	-	-	-	-
Rubber, Plastics	-	-	-	-	-	-
Leather	2	712	2	712	-	-
Textiles	7	2,703	5	2,239	2	464
Knitting Mills	-	-	-	-	-	-
Clothing	2	579	1	350	1	229
Wood	4	1,022	1	300	3	722
Furniture, Fixtures	4	1,195	3	845	1	350
Paper	2	610	2	610	-	-
Printing, Publishing	-	-	-	-	-	-
Primary Metals	15	15,982	15	15,982	-	-
Fabricated Metals	21	7,429	20	7,040	1	389
Machinery	9	9,444	9	9,444	-	-
Transportation Equip.	37	72,367	37	72,367	-	-
Electrical Products	19	15,505	19	15,505	-	-
Non-Metallic Minerals	3	1,765	3	1,765	-	-
Petroleum, Oil	-	-	-	-	-	-
Chemicals	1	200	1	200	-	-
Miscellaneous Mfg.	1	963	-	-	1	963
Non-Manufacturing	67	65,326	42	55,443	25	9,883
Forestry	10	5,066	-	-	10	5,066
Mining, Quarrying	11	21,952	7	20,147	4	1,805
Transportation	2	647	-	-	2	647
Storage	-	-	-	-	-	-
Communications	-	-	-	-	-	-
Electric, Gas, Water	1	212	1	212	-	-
Wholesale Trade	4	1,066	4	1,066	-	-
Retail Trade	14	28,464	14	28,464	-	-
Finance, Insurance, Real Estate	-	-	-	-	-	-
Education	4	1,291	4	1,291	-	-
Health, Welfare	14	3,696	5	1,331	9	2,365
Recreational Services	-	-	-	-	-	-
Management Services	-	-	-	-	-	-
Personal Services	1	337	1	337	-	-
Miscellaneous Services	-	-	-	-	-	-
Fed. Admin.	-	-	-	-	-	-
Provincial Admin.	-	-	-	-	-	-
Local Admin.	6	2,595	6	2,595	-	-

(1) Excludes construction workers and teachers

TABLE 6

Deductible Paid by Employee in Prescription Drug Plans in Ontario Collective Agreements,
Covering 200 or more Employees,⁽¹⁾ by Industry, April 1977

Industry	Total with Provisions for Drug Plans	Amount of deductible paid by employee						
		35¢ per prescription	Dollar amount per year	Other				
All Industries	204	200,465	75	97,483	38	39,418	91	63,564
Manufacturing	137	137,139	60	74,908	26	24,593	51	35,638
Food, Beverages	10	4,663	2	1,858	1	200	7	2,605
Tobacco	-	-	-	-	-	-	-	-
Rubber, Plastics	-	-	-	-	-	-	-	-
Leather	2	712	2	712	-	-	-	-
Textiles	7	2,703	4	2,005	1	205	2	448
Knitting Mills	-	-	-	-	-	-	-	-
Clothing	2	579	-	-	-	-	2	579
Wood	4	1,022	2	509	-	-	2	513
Furniture, Fixtures .	4	1,195	1	275	2	570	1	350
Paper	2	610	-	-	1	362	1	248
Printing, Publishing	-	-	-	-	-	-	-	-
Primary Metals	15	15,982	9	6,114	6	9,868	-	-
Fabricated Metals ...	21	7,429	5	1,330	6	2,003	10	4,096
Machinery	9	9,444	3	5,357	-	-	6	4,087
Transportation Equip.	37	72,367	20	51,016	2	559	15	20,792
Electrical Products .	19	15,505	10	5,107	5	9,228	4	1,170
Non-Metallic Minerals	3	1,765	1	425	1	590	1	750
Petroleum, Oil	-	-	-	-	-	-	-	-
Chemicals	1	200	1	200	-	-	-	-
Miscellaneous Mfg. ...	1	963	-	-	1	963	-	-
Non-Manufacturing .	67	65,326	15	22,525	12	14,825	40	27,926
Forestry	10	5,066	-	-	-	-	10	5,066
Mining, Quarrying ...	11	21,952	5	19,338	1	500	5	2,114
Transportation	2	647	-	-	-	-	2	647
Storage	-	-	-	-	-	-	-	-
Communications	-	-	-	-	-	-	-	-
Electric, Gas, Water	1	212	-	-	1	212	-	-
Wholesale Trade	4	1,066	-	-	-	-	4	1,066
Retail Trade	14	28,464	-	-	4	12,528	10	15,936
Finance, Insurance,	-	-	-	-	-	-	-	-
Real Estate	-	-	-	-	-	-	-	-
Education	4	1,291	1	418	-	-	3	873
Health, Welfare	14	3,696	6	1,520	5	1,248	3	928
Recreational Services	-	-	-	-	-	-	-	-
Management Services .	-	-	-	-	-	-	-	-
Personal Services ...	1	337	-	-	1	337	-	-
Miscellaneous Services	-	-	-	-	-	-	-	-
Federal Admin.	-	-	-	-	-	-	-	-
Provincial Admin. ...	-	-	-	-	-	-	-	-
Local Admin.	6	2,595	3	1,299	-	-	3	1,296

(1) Excludes construction workers and teachers

TABLE 7

Employer Contribution to Dental Plans in Ontario Collective Agreements,
Covering 200 or more Employees⁽¹⁾, by Industry, April 1977

Industry	Total with Provisions for Dental Plans		Proportion of Premium Paid by Employer			
			100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	297	291,530	217	231,830	80	59,700
Manufacturing	162	159,064	135	146,461	27	12,603
Food, Beverages	19	7,810	13	5,853	6	1,957
Tobacco	3	1,607	-	-	3	1,607
Rubber, Plastics	6	4,285	5	4,055	1	230
Leather	-	-	-	-	-	-
Textiles	2	843	2	843	-	-
Knitting Mills	-	-	-	-	-	-
Clothing	1	2,896	-	-	1	2,896
Wood	-	-	-	-	-	-
Furniture, Fixtures	3	1,150	2	800	1	350
Paper	6	2,194	2	985	4	1,209
Printing, Publishing	5	2,662	1	247	4	2,415
Primary Metals	17	27,610	16	27,357	1	253
Fabricated Metals	27	10,514	24	9,803	3	711
Machinery	9	9,123	9	9,123	-	-
Transportation Equip.	36	71,864	36	71,864	-	-
Electrical Products	20	13,249	17	12,274	3	975
Non-Metallic Minerals	6	2,617	6	2,617	-	-
Petroleum, Oil	-	-	-	-	-	-
Chemicals	2	640	2	640	-	-
Miscellaneous Mfg.	-	-	-	-	-	-
Non-Manufacturing	135	132,466	82	85,369	53	47,097
Forestry	10	5,066	10	5,066	-	-
Mining, Quarrying	15	23,340	13	22,699	2	641
Transportation	12	14,680	6	9,104	6	5,576
Storage	1	1,700	-	-	1	1,700
Communications	-	-	-	-	-	-
Electric, Gas, Water	10	17,896	9	17,681	1	215
Wholesale Trade	4	1,157	3	857	1	300
Retail Trade	18	32,021	7	9,537	11	22,484
Finance, Insurance, Real Estate	-	-	-	-	-	-
Education	16	5,717	6	1,875	10	3,842
Health, Welfare	2	422	-	-	2	422
Recreational Services	-	-	-	-	-	-
Management Services	1	325	1	325	-	-
Personal Services	-	-	-	-	-	-
Miscellaneous Services	-	-	-	-	-	-
Fed. Admin.	-	-	-	-	-	-
Provincial Admin.	-	-	-	-	-	-
Local Admin.	46	30,142	27	18,225	19	11,917

(1) Excludes construction workers and teachers

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